

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SCOTT A. TREADWELL

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-24220

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/30/2019 and confirmed on 12/16/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                           |        |            |
|---------------------------|--------|------------|
| Total Receipts            |        | 154,935.35 |
| Less Refunds to Debtor    | 686.09 |            |
| TOTAL AMOUNT OF PLAN FUND |        | 154,249.26 |

|                                    |          |           |
|------------------------------------|----------|-----------|
| Administrative Fees                |          |           |
| Filing Fee                         | 0.00     |           |
| Notice Fee                         | 0.00     |           |
| Attorney Fee                       | 7,790.00 |           |
| Trustee Fee                        | 7,838.04 |           |
| Court Ordered Automotive Insurance | 0.00     |           |
| TOTAL ADMINISTRATIVE FEES          |          | 15,628.04 |

| Creditor Type | Creditor Name                  | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------|--------------|-----------|----------|------------|
| Secured       |                                |              |           |          |            |
|               | LAKEVIEW LOAN SERVICING LLC    | 0.00         | 86,203.18 | 0.00     | 86,203.18  |
|               | Acct: 8552                     |              |           |          |            |
|               | LAKEVIEW LOAN SERVICING LLC    | 5,145.71     | 5,145.71  | 0.00     | 5,145.71   |
|               | Acct: 8552                     |              |           |          |            |
|               | WELLS FARGO BANK NA            | 1,916.07     | 1,916.07  | 0.00     | 1,916.07   |
|               | Acct: 5407                     |              |           |          |            |
|               | JEFFERSON CAPITAL SYSTEMS LLC* | 18,728.38    | 18,728.38 | 0.00     | 18,728.38  |
|               | Acct: 5325                     |              |           |          |            |
|               |                                |              |           |          | 111,993.34 |

|          |  |          |          |      |          |
|----------|--|----------|----------|------|----------|
| Priority |  |          |          |      |          |
|          | LAUREN M LAMB ESQ                          | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | SCOTT A. TREADWELL                         | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | SCOTT A. TREADWELL                         | 686.09   | 686.09   | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | STEIDL & STEINBERG PC                      | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | KENNETH M STEINBERG ESQ                    | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | STEIDL & STEINBERG PC                      | 3,400.00 | 3,400.00 | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | STEIDL & STEINBERG PC                      | 4,390.00 | 4,390.00 | 0.00 | 0.00     |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5/24 |          |          |      |          |
|          | TRACY TREADWELL++                          | 0.00     | 0.00     | 0.00 | 0.00     |
|          | Acct:                                      |          |          |      |          |
|          | WESTLAKE FINANCIAL SERVICES(*)             | 0.00     | 6,398.63 | 0.00 | 6,398.63 |
|          | Acct: 3984                                 |          |          |      |          |
|          |  |          |          |      | 6,398.63 |

|           |                          |      |      |      |      |
|-----------|--------------------------|------|------|------|------|
| Unsecured |                          |      |      |      |      |
|           | ADT                      | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 8251               |      |      |      |      |
|           | ALLEGHENY HEALTH NETWORK | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name                        | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                      |              |           |          |            |
|               | Acct: 2603                           |              |           |          |            |
|               | BANK OF AMERICA**                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9410                           |              |           |          |            |
|               | BOBS DISCOUNT FURNITURE++            | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5263                           |              |           |          |            |
|               | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,020.79     | 727.00    | 0.00     | 727.00     |
|               | Acct: 3700                           |              |           |          |            |
|               | CAPITAL ONE**                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9303                           |              |           |          |            |
|               | LVNV FUNDING LLC                     | 2,571.68     | 1,831.52  | 0.00     | 1,831.52   |
|               | Acct: 6674                           |              |           |          |            |
|               | MIDLAND CREDIT MANAGEMENT INC        | 2,285.87     | 1,627.97  | 0.00     | 1,627.97   |
|               | Acct: 4710                           |              |           |          |            |
|               | FINGERHUT                            | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4627                           |              |           |          |            |
|               | LVNV FUNDING LLC                     | 1,854.59     | 1,320.82  | 0.00     | 1,320.82   |
|               | Acct: 4627                           |              |           |          |            |
|               | MARINER FINANCE LLC                  | 5,806.31     | 4,135.20  | 0.00     | 4,135.20   |
|               | Acct: 7205                           |              |           |          |            |
|               | ONE MAIN FINANCIAL(*)                | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9124                           |              |           |          |            |
|               | ONE MAIN FINANCIAL(*)                | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9124                           |              |           |          |            |
|               | MIDLAND CREDIT MANAGEMENT INC        | 2,092.45     | 1,490.22  | 0.00     | 1,490.22   |
|               | Acct: 1759                           |              |           |          |            |
|               | QUEST DIAGNOSTIC                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4443                           |              |           |          |            |
|               | MIDLAND CREDIT MANAGEMENT INC        | 3,842.81     | 2,736.81  | 0.00     | 2,736.81   |
|               | Acct: 0784                           |              |           |          |            |
|               | BUREAUS INVESTMENT GROUP PORTFO      | 555.46       | 395.59    | 0.00     | 395.59     |
|               | Acct: 9303                           |              |           |          |            |
|               | MIDLAND CREDIT MANAGEMENT INC        | 5,862.96     | 4,175.54  | 0.00     | 4,175.54   |
|               | Acct: 8782                           |              |           |          |            |
|               | US BANK                              | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 7078                           |              |           |          |            |
|               | WELLS FARGO BANK NA                  | 2,148.98     | 1,530.48  | 0.00     | 1,530.48   |
|               | Acct: 5407                           |              |           |          |            |
|               | UPMC HEALTH SERVICES                 | 167.64       | 119.39    | 0.00     | 119.39     |
|               | Acct: 3523                           |              |           |          |            |
|               | DUQUESNE LIGHT COMPANY(*)            | 194.77       | 138.71    | 0.00     | 138.71     |
|               | Acct: 8807                           |              |           |          |            |
|               | SYNCHRONY BANK**                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0784                           |              |           |          |            |
|               | BERNSTEIN BURKLEY PC                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                                |              |           |          |            |
|               | PHELAN HALLINAN DIAMOND & JONES LL   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                                |              |           |          |            |
|               | KML LAW GROUP PC*                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                                |              |           |          |            |
|               | BROCK & SCOTT PLLC*                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                                |              |           |          |            |
|               |                                      |              |           |          | 20,229.25  |

TOTAL PAID TO CREDITORS

138,621.22

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|               |           |
|---------------|-----------|
| TOTAL CLAIMED |           |
| PRIORITY      | 0.00      |
| SECURED       | 25,790.16 |
| UNSECURED     | 28,404.31 |

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

SCOTT A. TREADWELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24220

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Scott A. Treadwell  
Debtor

Case No. 19-24220-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 25, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Scott A. Treadwell, 4435 Marywood Drive, Monroeville, PA 15146-1325                  |
| 15148885 | Asset Recovery Solutions, 220 E. Devon Avenue, Des Plaines, IL 60018                   |
| 15148888 | Bob's Furniture, c/o Wells Fargo Bank NA, PO Box 711118, Charlotte, NC 28272           |
| 15171043 | Carvana, LLC, PO Box 29018 Phoenix AZ 85038  |
| 15148902 | + Honorable Linda Inez Zucco, 10101 Saltsburg Road, Pittsburgh, PA 15239-2156          |
| 15148905 | + Mariner Finance, LLC, 1800 Golden Mile Highway, Suite 102, Pittsburgh, PA 15239-2893 |
| 15148921 | + Tracy L. Treadwell, 140 LaVale Drive, Monroeville, PA 15146-2947                     |
| 15148922 | + Tracy Treadwell, 140 Lavale Drive, Apt. G-12, Monroeville, PA 15146-2933             |

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | Email/Text: bnc-thebureaus@quantum3group.com           | Feb 26 2025 03:34:00 | Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788                                      |
| cr       | + Email/Text: nsm_bk_notices@mrcooper.com              | Feb 26 2025 03:33:00 | Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096   |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 26 2025 01:50:37 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15148882 | + Email/Text: clientservices@sourcerm.com              | Feb 26 2025 03:34:00 | ADT, c/o SRM, PO Box 4068, Greensboro, NC 27404-4068   |
| 15148883 | + Email/Text: amscbankruptcy@adt.com                   | Feb 26 2025 03:34:00 | ADT Security Services, PO Box 650485, Dallas, TX 75265-0485  |
| 15148884 | ^ MEBN   | Feb 26 2025 00:17:47 | Alleghney Health Network, PO Box 645266, Pittsburgh, PA 15264-5250   |
| 15148886 | + Email/Text: creditcardbkcorrespondence@bofa.com      | Feb 26 2025 03:33:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238   |
| 15148887 | + Email/Text: creditcardbkcorrespondence@bofa.com      | Feb 26 2025 03:33:00 | Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413   |
| 15148889 | + Email/Text: rm-bknotices@bridgecrest.com             | Feb 26 2025 03:34:00 | Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087  |
| 15177503 | Email/Text: bnc-thebureaus@quantum3group.com           | Feb 26 2025 03:34:00 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15148892 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Feb 26 2025 01:29:52 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 15148891 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Feb 26 2025 01:50:15 | Capital One, PO Box 30253, Salt Lake City, UT 84130-0253   |

District/off: 0315-2

User: auto

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Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 57

|          |   |                      |   |
|----------|---|----------------------|---|
| 15148890 | + Email/PDF: AIS.cocard.ebn@aisinfo.com             | Feb 26 2025 01:29:54 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  |
| 15156484 | Email/PDF: AIS.cocard.ebn@aisinfo.com               | Feb 26 2025 01:50:45 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083                 |
| 15148894 | + Email/PDF: Citi.BNC.Correspondence@citi.com       | Feb 26 2025 01:31:03 | Citibank, PO Box 6217, Sioux Falls, SD 57117-6217   |
| 15148895 | + Email/PDF: Citi.BNC.Correspondence@citi.com       | Feb 26 2025 01:50:04 | Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                               |
| 15148896 | + Email/Text: bankruptcy_notifications@ccsusa.com   | Feb 26 2025 03:34:00 | Credit Collection Service, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918                                       |
| 15148898 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 26 2025 01:50:37 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873                                  |
| 15148897 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 26 2025 01:30:13 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872   |
| 15178983 | + Email/Text: kbarkley@bernsteinlaw.com             | Feb 26 2025 03:34:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15173042 | + Email/Text: Bankruptcy@Freedommortgage.com        | Feb 26 2025 03:34:00 | FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764                |
| 15148899 | + Email/Text: bnc-bluestem@quantum3group.com        | Feb 26 2025 03:34:00 | Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  |
| 15148901 | Email/Text: Bankruptcy@Freedommortgage.com          | Feb 26 2025 03:34:00 | Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063  |
| 15148900 | Email/Text: bnc-bluestem@quantum3group.com          | Feb 26 2025 03:34:00 | Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395   |
| 15256489 | Email/Text: JCAP_BNC_Notices@jcap.com               | Feb 26 2025 03:34:00 | JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302   |
| 15152672 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 26 2025 01:30:56 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                |
| 15148903 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 26 2025 01:30:57 | LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602                                  |
| 15148904 | + Email/PDF: resurgentbknotifications@resurgent.com | Feb 26 2025 01:30:56 | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497                             |
| 15148906 | + Email/Text: bankruptcy@marinerfinance.com         | Feb 26 2025 03:33:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904                             |
| 15148908 | + Email/Text: bankruptcydpt@mcmcg.com               | Feb 26 2025 03:34:00 | Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710                                  |
| 15148907 | + Email/Text: bankruptcydpt@mcmcg.com               | Feb 26 2025 03:34:00 | Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030  |
| 15178455 | + Email/Text: bankruptcydpt@mcmcg.com               | Feb 26 2025 03:34:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037   |
| 15457340 | + Email/Text: nsm_bk_notices@mrcooper.com           | Feb 26 2025 03:33:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094  |
| 15148911 | + Email/PDF: cbp@omf.com                            | Feb 26 2025 02:03:31 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251   |
| 15148909 | + Email/PDF: cbp@omf.com                            | Feb 26 2025 01:50:44 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010   |
| 15148913 | + Email/PDF: ais.sync.ebn@aisinfo.com               | Feb 26 2025 01:51:49 | Pep Boys/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  |

District/off: 0315-2

User: auto

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Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 57

|          |   |                      |  |
|----------|---|----------------------|--|
| 15148914 | + Email/Text: bankruptcy_notifications@ccsusa.com         | Feb 26 2025 03:34:00 | Quest Diagnostic, c/o Credit Collections Services, PO Box 447, Norwood, MA 02062-0447        |
| 15148915 | + Email/PDF: ais.sync.ebn@aisinfo.com                     | Feb 26 2025 02:13:45 | Synchr/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 15150075 | ^ MEBN  | Feb 26 2025 00:17:27 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15148917 | + Email/PDF: ais.sync.ebn@aisinfo.com                     | Feb 26 2025 01:50:06 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001          |
| 15148916 | + Email/PDF: ais.sync.ebn@aisinfo.com                     | Feb 26 2025 01:50:45 | Synchrony Bank/ JC Penneys, PO Box 965007, Orlando, FL 32896-5007                            |
| 15148918 | + Email/Text: bnc-thebureaus@quantum3group.com            | Feb 26 2025 03:34:00 | The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757                                  |
| 15148919 | + Email/Text: bnc-thebureaus@quantum3group.com            | Feb 26 2025 03:34:00 | The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757         |
| 15148920 | + Email/PDF: Citi.BNC.Correspondence@citi.com             | Feb 26 2025 01:30:16 | The Home Depot, PO Box 9001010, Louisville, KY 40290-1010                                    |
| 15176044 | Email/Text: BNCnotices@dcmsservices.com                   | Feb 26 2025 03:34:00 | UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123                                 |
| 15148924 | + Email/Text: RPSBankruptcyBNCNotification@usbank.com     | Feb 26 2025 03:34:00 | US BankCorp, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229                        |
| 15148923 | + Email/Text: RPSBankruptcyBNCNotification@usbank.com     | Feb 26 2025 03:34:00 | US BankCorp, Po Box 130, Hillsboro, OH 45133-0130  |
| 15176911 | Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com | Feb 26 2025 03:12:24 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438               |
| 15646130 | Email/Text: bankruptcyntice@westlakefinancial.com         | Feb 26 2025 03:34:00 | Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807                      |

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Freedom Mortgage Corporation   |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945   |
| cr       | *P++          | JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617 |
| 15148893 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 15148912 | *+            | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251  |
| 15148910 | *+            | OneMain Financial, PO Box 1010, Evansville, IN 47706-1010  |
| 15672343 | *+            | Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807  |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.



District/off: 0315-2

User: auto

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Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 57

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Christopher A. DeNardo              | on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com   |
| Christopher A. DeNardo              | on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com  |
| Denise Carlon                       | on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com   |
| Denise Carlon                       | on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com  |
| Jerome B. Blank                     | on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com   |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com<br>btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com   |
| Lauren M. Lamb                      | on behalf of Debtor Scott A. Treadwell<br>julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;<br>rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com |
| Lily Christina Calkins              | on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com  |
| Maria Miksich                       | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com  |
| Mario J. Hanyon                     | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com   |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| Thomas Song                         | on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com  |

TOTAL: 13